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	LForm D(1/4		United Di		Bankı f New H			,			Vol	luntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Sullivan, James M.					Name of Joint Debtor (Spouse) (Last, First, Middle): Sullivan, Theresa M.							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  DBA Sullivan Masonry and Chimney							Joint Debtor I trade names		8 years			
	ligits of Soc. n one, state all)		vidual-Taxp	oayer I.D. (	(ITIN) No./	Complete E	(if mo	four digits one, some than one, some	state all)	or Individual-	Taxpayer I	D. (ITIN) No./Complete EIN
		*	Street, City,	and State)		ZIP Code	12 Lo	t Address of Page Beech Fondonder	lill Drive	r (No. and St	reet, City, a	ZIP Code
County of I	Residence or	of the Prince	cipal Place	of Busines		03079		ty of Reside		e Principal Pl	ace of Busi	<b>03053</b> ness:
Mailing Ac	ddress of Deb	otor (if diffe	rent from st	reet addres	ss):		Mail	ng Address	of Joint Deb	tor (if differe	nt from str	eet address):
					Г	ZIP Code	4					ZIP Code
	f Principal A t from street			r			•					'
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Tax-Exempt Entity (Check one box)  Health Care Business Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt Entity (Check box, if applicable) Debtor is a tax-exempt organiunder Title 26 of the United S			s defined	defined "incuri	the ter 7 ter 9 ter 11 ter 12 ter 13 are primarily c d in 11 U.S.C. red by an indiv	Petition is F	hapter 15 F f a Foreign hapter 15 F f a Foreign e of Debts k one box)	Under Which (cone box)  Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding  Debts are primarily business debts.				
☐ Filing I attach s is unab ☐ Filing I	ling Fee attac Fee to be paid signed applica le to pay fee Fee waiver re signed applica	thed  in installmation for the except in inequested (ap	e court's constallments.	able to incisideration Rule 1006	lividuals on certifying t (b). See Offi ndividuals o	ly). Must hat the debt cial Form 3A only). Must	Chec	Debtor is k if: Debtor's a to insider k all applica A plan is Acceptance	aggregate no s or affiliates able boxes: being filed w ces of the pla	oncontingent last) are less that with this petitian were solicit	s defined in or as defined in \$2,190,00 ion.	a 11 U.S.C. § 101(51D).  ed in 11 U.S.C. § 101(51D).  lebts (excluding debts owed 00.  tion from one or more 3.C. § 1126(b).
☐ Debtor ☐ Debtor there w	Administrate estimates that estimates that estimates that will be no fundamental.	at funds will at, after any ds available	l be availabl exempt pro	perty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated I	Number of C 50- 99	reditors  100- 199	□ 200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated 2 \$0 to \$50,000	Assets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated I	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

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BI (Official For	m 1)(1/08)		rage 2			
Voluntary retition		Name of Debtor(s): Sullivan, James M.				
(This page mu	st be completed and filed in every case)	Sullivan, Theresa M.				
	All Prior Bankruptcy Cases Filed Within Last					
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more	than one, attach additional sheet)			
Name of Debtor: - None -		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		Exhibit B			
forms 10K a pursuant to S	oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).				
☐ Exhibit	A is attached and made a part of this petition.	X /s/ Michael J. Scott	February 6, 2009			
		Signature of Attorney for Debt Michael J. Scott				
	Exh	ibit C				
Does the debto	or own or have possession of any property that poses or is alleged to	pose a threat of imminent and identif	iable harm to public health or safety?			
☐ Yes, and	Exhibit C is attached and made a part of this petition.					
No.						
	Evh	ibit D				
(To be comp	leted by every individual debtor. If a joint petition is filed, ea		ch a separate Exhibit D.)			
	D completed and signed by the debtor is attached and made	-	,			
If this is a joi						
·	D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
Information Regarding the Debtor - Venue						
	(Check any ap	=				
-	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal a	assets in this District for 180 an in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pend	ling in this District.			
	Certification by a Debtor Who Reside (Check all app		pperty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box check	ked, complete the following.)			
	(Name of landlord that obtained judgment)					
	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the the entire monetary default that gave rise to the judgment for the property of the	for possession, after the judgment	for possession was entered, and			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become	e due during the 30-day period			
-	□ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

B1 (Official Form 1)(1/08) Page 3

### Voluntary Petition

(This page must be completed and filed in every case)

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### ▼ /s/ James M. Sullivan

Signature of Debtor James M. Sullivan

#### X /s/ Theresa M. Sullivan

Signature of Joint Debtor Theresa M. Sullivan

Telephone Number (If not represented by attorney)

#### February 6, 2009

Date

#### Signature of Attorney\*

#### X /s/ Michael J. Scott

Signature of Attorney for Debtor(s)

#### Michael J. Scott 01429

Printed Name of Attorney for Debtor(s)

#### Scott & Scott, P.A.

Firm Name

P.O. Box 1055 Londonderry, NH 03053-1055

Address

## Email: ajeans@scottandscottpa.com (603) 434-3426 Fax: (603) 437-0022

Telephone Number

#### February 6, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Sullivan, James M. Sullivan, Theresa M.

#### Signatures

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

•	

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court District of New Hampshire**

In re	James M. Sullivan Theresa M. Sullivan		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ James M. Sullivan
	James M. Sullivan
Date: February 6, 2009	

Case: 09-10351-JMD Doc #: 1 Filed: 02/06/09 Desc: Main Document Page 6 of 81

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court District of New Hampshire**

In re	James M. Sullivan Theresa M. Sullivan		Case No.	
		Debtor(s)	Chapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

□Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Theresa M. Sullivan
	Theresa M. Sullivan
Date: February 6, 2009	

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B7 (Official Form 7) (12/07)

## United States Bankruptcy Court District of New Hampshire

In re	James M. Sullivan Theresa M. Sullivan		Case No.	
11.10		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$4,820.00 James's gross business profit year to date
\$120,000.00 James's Approximate gross business profit for 2008
\$111,635.00 James's gross business profit for 2007

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$967.00 Thersea's social security income year to date

\$11,604.00 Theresa's 2008 Social Security income

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT

NAME AND ADDRESS OF ASSIGNEE

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Scott & Scott, P.A.
P.O. Box 1055
Londonderry, NH 03053-1055

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

1/29/2009 \$1,500.00

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 12 Beech Hill Drive Londonderry, NH 03053 NAME USED James M. Sullivan **Sullivan Masonry and Chimney**  DATES OF OCCUPANCY

5

11/1998 - 10/2008

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL NOTICE LAW

SITE NAME AND ADDRESS **GOVERNMENTAL UNIT** 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** 

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS
Sullivan Masonry & xxx-xx-0279

Sullivan Masonry & Chimney

NATURE OF BUSINESS Chimney cleaning and

BEGINNING AND ENDING DATES

1986 - present

6

repair

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

NATURE AND PERCENTAGE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 6, 2009	Signature	/s/ James M. Sullivan James M. Sullivan
			Debtor Debtor
Date	February 6, 2009	Signature	/s/ Theresa M. Sullivan
Dute		Signature	Theresa M. Sullivan Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B6A (Official Form 6A) (12/07)

In re	James M. Sullivan,	
	Theresa M. Sullivan	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

		Community	Claim or Exemption	
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > 387,700.00 (Total of this page)

Total > **387,700.00** 

B6B (Official Form 6B) (12/07)

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	S	Sovereing Bank Checking Account	J	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and		Living room set, kitchen set, office furniture, sofa, desk, stereo, 3TVs, DVD player, debtors' residence	J	5,830.00
	computer equipment.	E	Bedroom set, debtors' residence	J	1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	ŗ	oictures, compact discs, books, debtor's residence	J	3,100.00
6.	Wearing apparel.	c	clothing, debtor's residence	J	500.00
7.	Furs and jewelry.	v	wedding rings	J	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

3 continuation sheets attached to the Schedule of Personal Property

11,430.00

Sub-Total >

(Total of this page)

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James M. Sullivan,
	Thoroga M. Sulliva

Case No.		

Debtors

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(T	otal of this page)	

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James M. Sullivan,
	Theresa M. Sullivar

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	:	2001 Chevy Impala	W	2,000.00
	other venicles and accessories.	:	2005 GMC Dump Truck, debtors' residence	J	10,000.00
		:	2006 GMC Dump Truck, debtors' residence	J	14,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		copy machine, file cabinet used for business, debtors' residence	J	100.00
		1	two mixers, debtors' residence	J	2,000.00
			Four jackhammers, debtors' residence	J	800.00
			40 staging units, debtor's residence	J	2,400.00
			40 braces, debtor's residence	J	400.00
30.	Inventory.	X			
31.	Animals.		two dogs and four cats, family pets, debtors' residence	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
				Sub-Tot:	al > 31 700 00

Sub-Total > 31,700.00 (Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	James M. Sullivan,
	Theresa M. Sullivan

Case No		
Case No		

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Farming equipment and implements.	х		
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind	Pressure washer, debtors' residence	J	100.00
not already listed. Itemize.	lawn mower, debtors' residence	J	100.00
	snowblower, debtors' residence	J	100.00

| Sub-Total > 300.00 (Total of this page) | Total > 43,430.00 **B6C** (Official Form 6C) (12/07)

James M. Sullivan, Theresa M. Sullivan

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceed
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Single family home at 12 Beech Hill Drive, Londonderry, Nh	N.H. Rev. Stat. Ann. § 480:1	135,000.00	387,700.00
Household Goods and Furnishings Living room set, kitchen set, office furniture, sofa, desk, stereo, 3TVs, DVD player, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(III)	5,830.00	5,830.00
Bedroom set, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(II)	1,000.00	1,000.00
Books, Pictures and Other Art Objects; Collectible pictures, compact discs, books, debtor's residence	<u>s</u> N.H. Rev. Stat. Ann. § 511:2(XVIII)	3,100.00	3,100.00
Wearing Apparel clothing, debtor's residence	N.H. Rev. Stat. Ann. § 511:2(I)	500.00	500.00
Furs and Jewelry wedding rings	N.H. Rev. Stat. Ann. § 511:2(XVII)	1,000.00	1,000.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2001 Chevy Impala	N.H. Rev. Stat. Ann. § 511:2(XVI)	2,000.00	2,000.00
2006 GMC Dump Truck, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(XVI)	0.00	14,000.00
Machinery, Fixtures, Equipment and Supplies Used copy machine, file cabinet used for business, debtors' residence	d in Business N.H. Rev. Stat. Ann. § 511:2(IX)	100.00	100.00
two mixers, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(IX)	2,000.00	2,000.00
Four jackhammers, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(IX)	800.00	800.00
40 staging units, debtor's residence	N.H. Rev. Stat. Ann. § 511:2(IX)	2,400.00	2,400.00
40 braces, debtor's residence	N.H. Rev. Stat. Ann. § 511:2(IX)	400.00	400.00
Other Personal Property of Any Kind Not Already I Pressure washer, debtors' residence	<u>listed</u> N.H. Rev. Stat. Ann. § 511:2(XVIII)	100.00	100.00
lawn mower, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(XVIII)	100.00	100.00
snowblower, debtors' residence	N.H. Rev. Stat. Ann. § 511:2(XVIII)	100.00	100.00

Total: 154,430.00 421,130.00

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B6D (Official Form 6D) (12/07)

In re	James M. Sullivan,
	Theresa M. Sullivan

Debtors

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONT INGEN	UNLIQUIDA	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 426430030117			Opened 5/01/05 Last Active 6/18/08	T	A T E D			
Bank One/Chase Po Box 24603 Columbus, OH 43219		J	Home Equity Loan Single family home at 12 Beech Hill Drive, Londonderry, Nh					
			Value \$ <b>387,700.00</b>	Ш			50,436.00	0.00
Account No. 024909828978			Opened 6/01/06 Last Active 7/14/08					
G M A C P O Box 2150 Greeley, CO 80632		J	Auto Loan  2006 GMC Dump Truck, debtors' residence					
			Value \$ 14,000.00				18,400.00	4,400.00
Account No. <b>024908901327</b>			Opened 7/01/05 Last Active 7/07/08					
G M A C P O Box 2150 Greeley, CO 80632		J	Auto Loan  2005 GMC Dump Truck, debtors' residence					
			Value \$ 10,000.00	1			12,900.00	2,900.00
Account No. 3446074953			Opened 6/01/04 Last Active 7/11/08					
Sovereign Bank Fsb 1130 Berkshire Blvd Wyomissing, PA 19610		J	Mortgage Single family home at 12 Beech Hill Drive, Londonderry, Nh					
			Value \$ 387,700.00				252,700.00	0.00
<b>0</b> continuation sheets attached	. –		S (Total of t	Subte his p			334,436.00	7,300.00
			(Report on Summary of Sc	_	ota ule		334,436.00	7,300.00

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B6E (Official Form 6E) (12/07)

In re

James M. Sullivan, Theresa M. Sullivan

Case No.		

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. 8 507(a)(10)

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	James M. Sullivan, Theresa M. Sullivan		Case No.	
_		Debtors	••	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C		CONTINGENT	U I D	SPUTE	AMOUNT OF CLAIM
Account No. 2056299			06/08	Ϊ	A T E D		
Anaesthesia Assoc of MA P.O. Box 414422 Boston, MA 02241-4422		J	medical services		D		37.40
Account No. <b>423089C058</b>			11/08	$\vdash$			
APS Medical Billing Specialists 2527 Cranberry HWY Wareham, MA 02571-1046		J	medical services				3.66
Account No. <b>6195754</b>	_		11/08	+			
Associated Radiologists, P.A. 8 East Pearl Street Nashua, NH 03060		J	medical services				
				ot			34.29
Account No. 68271020616799  Bank of America P.O. Box 15026  Wilmington, DE 19850-5026		н	like of credit				52,863.40
11 continuation sheets attached				Subt			52,938.75
			(Total of t	his i	pag	e)	]

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	Ğ	Ü	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ü	ΙE	AMOUNT OF CLAIM
Account No. <b>5291-4973-5083-0928</b>			Opened 8/01/01 Last Active 7/07/08	T	D A T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard		D		13,120.00
Account No. 5291-1520-6307-0219			Opened 10/01/01 Last Active 6/09/08	T	Г		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard				2,869.00
-	L			ot	$oxed{igspace}$		2,009.00
Account No.  Cataldo Ambulance Service PO Box 435 Somerville, MA 02143-0006		w	6/08 Ambulance Services				83.62
Account No. 5182130001244783			Opened 3/01/08 Last Active 6/19/08	T	T		
Ccs/meta-blaze 500 E 60th St N Sioux Falls, SD 57104		J	CreditCard				386.00
Account No. 5467-1050-0484-9305		T	Opened 10/01/98 Last Active 8/10/08	T	T	T	
Chase 800 Brooksedge Blvd Westerville, OH 43081		J	CreditCard				12,083.00
Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of				Sub			28,541.62
Creditors Holding Unsecured Nonpriority Claims			(Total of t	1118	pag	ge)	

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	.—.				_	_		
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U	] [	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T	H & J O	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E NT	UNLIQUIDATED	F L E	SPUTED	AMOUNT OF CLAIM
Account No. 4266-8510-4564-7200			Opened 8/01/03 Last Active 6/11/08	Т	T E			
Chase 800 Brooksedge Blvd Westerville, OH 43081		J	CreditCard		D			8,458.00
Account No. 303585749	П		Opened 3/01/04 Last Active 6/12/08		t	Ť		
Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard					526.00
Account No. 5424-1807-5791-4194	П		Opened 3/01/07 Last Active 7/14/08		T	T		
Citibank Po Box 6241 Sioux Falls, SD 57117		J	CreditCard					1,510.00
Account No. 19946	Н		04/08		t	t		
Digestive Health Spec PC 4 Meeting House Road Suite 6 Chelmsford, MA 01824		w	Medical Services					119.91
Account No. <b>6011-3800-1500-5366</b>	H		Opened 9/01/06 Last Active 6/13/08	$\top$	T	$\dagger$	+	
Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197		J	CreditCard					5,450.00
Sheet no. 2 of 11 sheets attached to Schedule of				Sub	tota	al		46,062,04
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pa	ge	()	16,063.91

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

#### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITOR'S NAME	Ç	Hu	sband, Wife, Joint, or Community		2	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.			OH-AD-DAH-BO	ローのPUTED	AMOUNT OF CLAIM
Account No. 545800042937			Opened 6/15/04 Last Active 10/03/05	1	ŕ	E		
Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197		J	CreditCard			D		3,346.00
Account No. 5458-0016-1963-6388	t		Opened 9/01/04 Last Active 6/08/08		1			
Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197		J	CreditCard					2,746.00
Account No. 601100174451	T		Opened 9/27/90 Last Active 2/27/08					
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	CreditCard					6,543.00
Account No. <b>601129884501</b>	╁		Opened 2/01/01 Last Active 6/22/08		+			
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	CreditCard					4,527.00
Account No. <b>4226176366920</b>	t		Opened 2/01/07 Last Active 6/12/08					
Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071		J	ChargeAccount					1,535.00
Sheet no. 3 of 11 sheets attached to Schedule of				Sul				18,697.00
Creditors Holding Unsecured Nonpriority Claims			(Tot	al of this	s ţ	oag	e)	

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community		U N N L	]       	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T   N   C   E   N			P U T E D	AMOUNT OF CLAIM
Account No. 1513330			7/08 Medical Services	7	I A T E D		Ī	
Emergency Medicine HMFP BIDM PO Box 3261 Boston, MA 02241-3261		w						34.53
Account No. 57289	┝	┝	8/08		+	+		
Emergency Physicians of Derry, LLC 380 Lafayette Road Hampton, NH 03842		J	medical services					
					1	$\downarrow$		32.17
Account No. 5178007282239557  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		J	Opened 3/01/04 Last Active 6/08/08 CreditCard					585.00
Account No. 5178007967020090			Opened 3/01/08 Last Active 6/15/08		t	$\dagger$	1	
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		J	CreditCard					365.00
Account No. 517800763101	T	T	Opened 10/12/06 Last Active 2/03/08		t	$\dagger$	1	
Fst Premier 601 S Minnesota Ave Sioux Falls, SD 57104		J	CreditCard					605.00
Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o		otot			1,621.70
Creditors Holding Onsecuted Hollphority Claims			(10taro	ums	, pa	5°.	7 [	

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

_				_			
CREDITOR'S NAME,	CO	Hus	sband, Wife, Joint, or Community	18	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	I ⊗ ⊃ C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	E N	UNLIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. 6019180358306401			Opened 9/01/04 Last Active 6/11/08	T	T E		
Gemb/care Credit Attention: Bankruptcy Po Box 103106 Roswell, GA 30076		J	ChargeAccount		D		5,731.00
Account No. 1692			10/08				
Greater Lowell Family Practice PO Box 2200 Amherst, NH 03031-4200		J	medical services				
							13.82
Account No. 112312962  Harvard Medical Faculty Phusicians PO Box 3890  Boston, MA 02241		V	9/29/08 Medical bill				36.16
Account No. <b>132312962</b>	┢		8/08	H			
Harvard Medical Faculty Phusicians PO Box 3243 Boston, MA 02241		w	Medical services				66.74
Account No. <b>143941</b>	$\vdash$		6/08	-			00.74
HMFP BIDMC Anesthesia PA Box 360079 Boston, MA 02241	-	w	Medical Services				34.08
Sheet no5 of _11_ sheets attached to Schedule of		_	·	Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	5,881.80

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLIQUIDATED CODEBTOR CONTINGENT CREDITOR'S NAME. **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Account No. 6035322002677833 business credit card debt **Home Depot Credit Services** J P.O. Box 689100 Des Moines, IA 50368 5.000.00 Account No. 466309000435 Opened 6/23/06 Last Active 3/21/08 CreditCard **HSBC** J Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 913.00 Account No. 6011-3800-1500-5366 unknown credit card debt **HSBC** Н Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 5,450.53 Account No. 5458-0016-1963-6388 unknown credit card debt **HSBC** W Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197 2,746.90 Account No. 5254780001573637 Opened 8/01/07 Last Active 6/21/08 CreditCard **Hsbc Nv Hsbc Retail Services Attention:** Bankru Po Box 15522 Wilmington, DE 19850 1,062.92 Sheet no. 6 of 11 sheets attached to Schedule of Subtotal 15,173.35 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	CO	Ų	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGENT	OZLLQULDAH ED	SPUTED	AMOUNT OF CLAIM
Account No. 9977116501			Opened 11/01/99 Last Active 6/23/08	Т	T E		
JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076		J	ChargeAccount		D		3,603.00
Account No. 100900426430030117			Line of Credit in collection				
JP Morgan Chase Bank, N.A. c/o NARS, Inc. P.O. Box 701 Chesterfield, MO 63006-0701		J					54 700 00
	L				L	L	51,702.80
Account No. 787A630  Kathryn Olson, MD 33 Bartlett Street, Suite 401 Lowell, MA 01852	-	w	7/08 Medical Services				22.08
Account No. <b>034242363952</b>	t		Opened 5/01/02 Last Active 6/12/08		Т		
Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201		J	CreditCard				1,184.00
Account No. <b>423089C058</b>			08/01/08		Г		
Lowell Radiological Associates Billing Office / A58 2527 Cranberry HWY Wareham, MA 02571-5006		w	Medical Services				34.32
Sheet no. <b>7</b> of <b>11</b> sheets attached to Schedule of		_	<u> </u>	Subt	ota	 .1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	56,546.20

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

## Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CDEDITORIC NAME	С	Hu	sband, Wife, Joint, or Community	Co	U	D	Т	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T L N G E N T	Г'n	D I S P U T E D	- 1	AMOUNT OF CLAIM
Account No. <b>P29992660001</b>			unknown	] T	A T E D		Ī	
National Recovery Agency P.O. Box 67015 Harrisburg, PA 17106-7015		w	line of credit in collection		D			90.25
Account No. 1916653692			Opened 5/01/97 Last Active 6/05/03	T	Г	T	1	
Newport News Po Box 182124 Columbus, OH 43218		J	ChargeAccount					40.00
Account No. 62604949620	┞		00/27/00	$\vdash$	⊢	oppi	4	
Account No. 63604848630  Parkland Medical Center PO Box 740760  Cincinnati, OH 45274-0760		w	08/27/08 Medical Services					425.29
Account No. 1372312962			8/08	T	T	T	†	
Pathology - HMFP @ BIDMC PO Box 3255 Boston, MA 02241-3255		w	Medical Services					7.95
Account No. 13212312962			10/01/08	+	t	t	$\dagger$	
Radiology-HMFP @ BIDMC PO Box 3367 Boston, MA 02241-3367		w	medical services					31.55
Sheet no. <b>8</b> of <b>11</b> sheets attached to Schedule of	-			Subt	tota	ıl	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	, [	595.04

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

#### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ι'n	DISPUTED	AMOUNT OF CLAIM
Account No. 46834917  Saints Medical Center PO Box 30 Lowell, MA 01853-0030		w	5/08 Medical Services		A T E D		321.81
Account No. 5121075026523709  Sears/cbsd 8725 W Sahara Ave The Lakes, NV 89163		J	Opened 9/01/03 Last Active 6/22/08 CreditCard				1,205.00
Account No. 3374015059034496  Sovereign Bank 15 Westminster St Providence, RI 02903		J	Opened 1/01/00 Last Active 7/03/08 CheckCreditOrLineOfCredit, Business Debt				5,004.00
Account No. 3374015059035069  Sovereign Bank 15 Westminster St Providence, RI 02903		J	Opened 3/01/00 Last Active 7/21/08 CheckCreditOrLineOfCredit, Business Debt				4,896.00
Account No. 3374015059000249  Sovereign Bank 15 Westminster St Providence, RI 02903		J	Opened 7/01/98 Last Active 7/16/08 CheckCreditOrLineOfCredit				4,648.00
Sheet no. <b>9</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			16,074.81

In re	James M. Sullivan,	Case No.
	Theresa M. Sullivan	

### Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Ηu	sband, Wife, Joint, or Community	C	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I D	SPUTED	AMOUNT OF CLAIM
Account No. 3374015059000257			Opened 7/01/98 Last Active 7/16/08	Ť	E		
Sovereign Bank 15 Westminster St Providence, RI 02903		J	CheckCreditOrLineOfCredit		D		4,036.00
Account No. <b>5059034469</b>	┢		line of credit	+			
Sovereign Bank Mail Code: 10-421-CN2 P.O. Box 12646 Reading, PA 19612-2646		w					5,150.94
Account No. 7972820004660510			credit card purchases, business debt				
Staples Credit Plan P.O. Box 689161 Des Moines, IA 50368-9161		J					696.59
Account No. <b>03-76464</b>	┞		business debt	$\vdash$	$\vdash$	-	090.59
Stratham Tire 355 Rte 125 Brentwood, NH 03833		J					1,110.20
Account No. 3499352		T	6/08	T	T	T	
Terminix 8025 S Willow Street BLDG 2 Manchester, NH 03103		w	Pest Control Services				94.00
Sheet no. 10 of 11 sheets attached to Schedule of				Subt			11,087.73
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis :	pag	re)	1

In re	James M. Sullivan,	Case No
	Theresa M. Sullivan	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED CONTINGENT CREDITOR'S NAME. **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 2/01/07 Last Active 2/04/08 Account No. 6361185625 CreditCard Washington Mutual / Providian J Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603 3.077.00 Account No. 6048700004474181 Opened 10/01/07 Last Active 6/11/08 CreditCard Wf Fin Bank J Po Box 182125 Columbus, OH 43218 5,283.00 Account No. 4071-1000-1748-0397 Opened 12/01/06 Last Active 7/14/08 CreditCard Wf Fin Bank J 3201 N 4th Ave Sioux Falls, SD 57104 1,113.00 Account No. 5780981016742302 Opened 4/01/03 Last Active 6/14/08 ChargeAccount Wfcb/blair Catalog Po Box 2974 Shawnee Mission, KS 66201 544.00 Account No. Sheet no. 11 of 11 sheets attached to Schedule of Subtotal 10,017.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page)

233,238.91

Total

(Report on Summary of Schedules)

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B6G (Official Form 6G) (12/07)

In r	e
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James M. Sullivan, Theresa M. Sullivan

Debtors

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case: 09-10351-JMD Doc #: 1 Filed: 02/06/09 Desc: Main Document Page 37 of 81

B6H (Official Form 6H) (12/07)

In re	James M. Sullivan,
	Theresa M. Sullivan

**Debtors** 

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

	James M. Sullivan			
In re	Theresa M. Sullivan		Case No.	
		Debtor(s)		

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  DEPENDENTS OF DEBTOR AND SPOUSE					
•	RELATIONSHIP(S):	AGE(S):			
Separated	None.				
Employment:	DEBTOR		SPOUSE		
Occupation	Mason				
Name of Employer	Sullivan Masonry & Chimney	Unemployed			
How long employed	35 years				
Address of Employer	12 Beech Hill Drive Londonderry, NH 03053				
INCOME: (Estimate of average	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$	0.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$	0.00	\$	0.00
4. LESS PAYROLL DEDUC					
<ul> <li>a. Payroll taxes and soc</li> </ul>	ial security		0.00	\$	
b. Insurance		\$	0.00	\$	0.00
c. Union dues		\$	0.00	\$	
d. Other (Specify):			0.00		0.00
		\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROI	LL DEDUCTIONS	\$	0.00	\$	0.00
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	0.00	\$	0.00
7. Regular income from opera	ation of business or profession or farm (Attach detailed stat	tement) \$	10,089.00	\$	0.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends			0.00	\$	0.00
10. Alimony, maintenance or dependents listed above	support payments payable to the debtor for the debtor's us		0.00	\$	0.00
11. Social security or government (Specify): Social S	ment assistance Security	\$	0.00	\$	967.00
(Specify).	- County		0.00		0.00
12. Pension or retirement inc	ome		0.00	\$ <u></u>	0.00
13. Other monthly income	Onic				
(Specify):			0.00		0.00
		\$	0.00	\$	0.00
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	10,089.00	\$	967.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$	10,089.00	\$	967.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		2 15)	\$	11,056	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor expects a modest increase in income during the construction season in the summer months.

B6J (Official Form 6J) (12/07)

	James M. Sullivan		G V	
In re	Theresa M. Sullivan		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

■ Check this box if a joint petition is filed and debtor's spouse maintains a separate ho expenditures labeled "Spouse."	usehold. Complete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$\$
a. Are real estate taxes included? Yes X No	
b. Is property insurance included? Yes <b>X</b> No <b>S</b>	_
2. Utilities: a. Electricity and heating fuel	\$ <u>361.00</u>
b. Water and sewer	\$ <b>0.00</b>
c. Telephone	\$ <u>104.00</u>
d. Other See Detailed Expense Attachment	\$\$ 367.00
3. Home maintenance (repairs and upkeep)	\$140.00
4. Food	\$660.00
5. Clothing	\$307.00
6. Laundry and dry cleaning	\$150.00
7. Medical and dental expenses	\$ 87.00
8. Transportation (not including car payments)	\$320.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$ 26.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$
b. Life	\$64.00
c. Health	\$0.00
d. Auto	\$ 64.05
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ 0.00
(Specify)	\$\$
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be in plan)	cluded in the
a. Auto	\$
b. Other	\$ <b>0.00</b>
c. Other	\$\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed sta	
17. Other	\$
Other	Φ ΛΛΛ
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur w following the filing of this document:	ithin the year
Expenses will decrease once debtors surrender their home.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 11,056.00
b. Average monthly expenses from Line 18 above	\$ 15,157.44
c. Monthly net income (a. minus b.)	\$

B6J (Official Form 6J) (12/07)

filing of this document:

James M. Sullivan

In re Theresa M. Sullivan

Case No.

Debtor(s)

#### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 980.00
a. Are real estate taxes included? Yes No _ <b>X</b>	
b. Is property insurance included? Yes No _X	
2. Utilities: a. Electricity and heating fuel	\$ 52.75
b. Water and sewer	\$ 0.00
c. Telephone	\$ 0.00
d. Other	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 0.00
4. Food	\$ 193.00
5. Clothing	\$ 0.00
6. Laundry and dry cleaning	\$ 45.00
7. Medical and dental expenses	\$ 110.00
8. Transportation (not including car payments)	\$ 0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 0.00
e. Other	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ 0.00
13. Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
a. Auto	\$ 0.00
b. Other	\$ 0.00
c. Other	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other	\$ 0.00
Other	\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures anticipated to occur within the year following the	\$ 1,380.75

# B6J (Official Form 6J) (12/07) James M. Sullivan Theresa M. Sullivan Debtor(s) SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment Other Utility Expenditures: Cell Phones Case No. 192.00 Cable

**Total Other Utility Expenditures** 

367.00

\$

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E

PAGE ONE

FAGE ONE	
BUSINESS DEDUCTIONS	TOTAL EXPENSES
1.) AMERICAN TOOL RENTAL angeloraft Printing	
2.) BENSON HARDWARE	\$ 16,07)
3.) BROX CONCRETE Brader Supply	0
4.) BUSINESS CLOTHING	\$ 55.00
5.) BUSINESS FUNCTIONS	8 683.69
6.) CORRIVEAU/ROUTHIER Copperfield Chimney Supply	862,02
7.) DELOURY CONSTRUCTION	C
8.) DONATIONS	0
9.) EAST COAST LUMBER Dracut Hardware Supply	68.45
10.) EQUIPMENT RENTALS	0
11.) GAS RECEIPTS	8 1449.86
12.) HAMPSHIRE ROAD STORAGE	\$ 180.00
13.) HARVEY LUMBER	0
14.) HATCH PRINTING	
15.) HOMANS ASSOCIATES	_
16.) HOME DEPOT 230-58 75.30 57.00	\$570.00
17.) HUDSON QUARRY	
18.) JACKSON LUMBER	0
19.) LONDONDERRY POST OFFICE	* 3.93
20.) LOWELL BUILDERS SUPPLY	
21) MACKAY HARDWARE	39.72

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for august

#### PAGE ONE CONTINOUS

#### BUSINESS DEDUCTIONS

TOTAL EXPENSES

22.) McKITTRICK INDUSTRIAL	•
23.) MISCELLANEOUS ITEMS	\$110.27
24.) M. O'MAHONEY COMPANY	\$ 3000.00
25.) OFFICE SUPPLIES FROM OTHER STORES Tool Center	
26.) RELIANT SMALL ENGINE	
27.) ROCCO & ZAMBINO & SONS PR Liamond Products	
28.) SHERWIN-WILLIAMS	
29.) STAPLES OFFICE SUPPLIES	0
30.) STEENBERE & SONS O'Connor True Value Hardware	\$ 31.15
31.) TAYLOR RENTALS Strutham Tire	* 400.00
32.) WAKEFIELD MATERIALS Worder Works of america	0
33.) NOODS CRW CORP Business Credit King	
	77178,59
Backman Florists EST, (12)	

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## SULLIVAN MASONRY

FIX FIGURES FOR 2000 2003

OTHER DEDUCTIONS FOR BUSINESS	
1.) AT & T LONG DISTANCE BILL 89.82 / \$/24.47	TOTAL EXPENSES
2) GIVE DISTANCE BILL 89.32 5/26.47	2/1/29
2.) CINCULAR WIRELESS PHONE (ALL THREE PHONES) MUNICIPALITY	\$1000.10
3.) VERIZON PHONE BILL (603)437-9372	\$ 77.16
4.) VERIZON PHONE BILL (978)458-5468	77.76
TOTAL COST	1359.55
PART TWO	
1.) BETTER BUSINESS BUREAU FEES	a
2.) BUILDING PERMITS	
3.) CAPITAL ONE BUSINESS VISA CHARGE DOCTOR BULLS	
4.) CIGNA HEALTHCARE INSURANCE PRESCRIPTIONS BILLS	8
5.) COMPANY EXPENSES (ADVERTISING, BOOKS, ETC.)	10.00
6.) DERRY NEWS	0
7.) EAGLE TRIBUNE	<u> </u>
3.) PREFERRED MUTUAL LIABILITY INSURANCE	C
).) TUFTS HEALTH PLAN INSURANCE	$\mathcal{C}$
.) WORKERS PAY (SUBCONTRACTORS)	()
	<u> </u>
.) WORKMAN'S COMPENSATION INSURANCE	$\phi$
TOTAL COST	4/0:00

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TAX FIGURES FOR 2000 2008

or august

PART ONE

VEHICLE DEDUCTIONS TOTAL EXPENSES Commerce 1.) ARBELLA INSURANCE (IMPALA) 560.63 2.) CHEVY TRUCK INSURANCE Bronco Truck 3.) EQUIPMENT INSURANCE COntractors Liability Ins. 4.) GMAC DUMP TRUCK INSURANCE BOTH Trucks 5.) MIXERS INSURANCE 6.) GMAC TRUCK PAYMENTS 7.) IMPALA CAR PAYMENTS TOTAL COST PART TWO 1.) CHEVY TRUCK REGISTRATION Branco 2.) GMAC TRUCK REGISTRATION 3.) IMPALA CAR REGISTRATION 4.) MIXERS REGISTRATION TOTAL COST PART THREE MMAC 1.) CHEVY TRUCK REPAIRS 2.) GMAC TRUCK REPAIRS IMPALA CAR REPAIRS 4.) MIXERS REPAIRS Orenco 5.) RODEO TRUCK REPAIRS

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for august

ART ONE (BUSINESS)	0	
BANK ACCOUNTS	TOTAL DEPOSITS WITHOUT TRANSFERS	TOTAL DEPOSITS WITH TRANSFERS
) BUSINESS CHECKING	9620.00	
) PAYROLL CHECKING		
) BUSINESS SAVINGS		
.) STOCK SAVINGS		
TOTAL	COST 4, (20.00)	
PART TWO (SERVICE CHARGES)		
.) BUSINESS CHECKING		
.) PAYROLL CHECKING		
.) BUSINESS SAVINGS		
.) STOCK SAVINGS		
TOTAL	COST	
PART THREE (LOC ADVANCE)	Care Control of the C	
.) BUSINESS CHECKING		
2.) PAYROLL CHECKING		
3.) BUSINESS SAVINGS		
4.) STOCK SAVINGS		

TOTAL COST

PAGE ONE	
BUSINESS DEDUCTIONS	TOTAL EXPENSES
1.) AMERICAN TOOL RENTAL angeloraft Printing	O
2.) BENSON HARDWARE	16.00
3.) BROX CONCRETE Brader Supply	0
4.) BUSINESS CLOTHING	
5.) BUSINESS FUNCTIONS	\$556.81
6.) CORRIVEAU/ROUTHIER Copperfield Chimney Supply	1006.15
7.) DELOURY CONSTRUCTION	0
8.) DONATIONS	$\bigcirc$
9.) EAST COAST LUMBER Dracut Hardware Supply	8 18,99
10.) EQUIPMENT RENTALS	0
11.) GAS RECEIPTS	\$1126.29
12.) HAMPSHIRE ROAD STORAGE	\$ 180.00
13.) HARVEY LUMBER	0
14.) HATCH PRINTING	0
15.) HOMANS ASSOCIATES	0
16.) HOME DEPOT \$1411.47 / 76.73 / 5760.00	s 560.00
17.) HUDSON QUARRY	0
18.) JACKSON LUMBER	0
19.) LONDONDERRY POST OFFICE	a 84.78
20.) LOWELL BUILDERS SUPPLY	
21) MACKAY HARDWARE	0
•	

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September 2008

#### PAGE ONE CONTINOUS

BUSINESS DEDUCTIONS	TOTAL EXPENSES
22.) McKITTRICK INDUSTRIAL	0
23.) MISCELLANEOUS ITEMS	* 18.47
24.) M. O'MAHONEY COMPANY	\$ 5500.00
25.) OFFICE SUPPLIES FROM OTHER STORES Tool Center	<i>O</i> <sup>1</sup>
26.) RELIANT SMALL ENGINE	* 76.00
27.) ROCCO & ZAMBINO & SONS PR Diamond Products	0
28.) SHERWIN-WILLIAMS	Ó
29.) STAPLES OFFICE SUPPLIES \$10.00 - 10.60	\$10.00 38.01
30.) STEENBERE & SONS O'Connor True Value Hardware	3 38.01
31.) TAYLOR RENTALS Strutham Tire	4 482,19
32.) WAKEFIELD MATERIALS Worder Works of america	0
33.) MOODS CRW CORP Business Credit Rine Primary Company	0
Backman Florists 0	6114.67

Wood Bros Elorists 0

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#### TAX FIGURES FOR 2000~

September 2008

OTHER DEDUCTIONS FOR BUSINESS	TOTAL EXPENSES
mobility Cellphone & Verizon Wirele  1.) AT & T LONG DISTANCE BILL	US
Λ α	300.75
2.) CINGULAR WIRELESS PHONE (ALL THREE PHONES)	lia 1006.10
3.) VERIZON PHONE BILL (603)437-9372	· 31.37
4.) VERIZON PHONE BILL (978)458-5468	
TOTAL	совт 1,238.22
PART TWO	
1.) BETTER BUSINESS BUREAU FEES	0
2.) BUILDING PERMITS	0
3.) CAPITAL ONE BUSINESS VISA CHARGE Soctor Bil	les ()
4.) CIGNA HEALTHCARE INSURANCE PRESCRIPTIONS B	
5.) COMPANY EXPENSES (ADVERTISING, BOOKS, ETC.)	0
6.) DERRY NEWS	0
7.) EAGLE TRIBUNE	()
8.) PREFERRED MUTUAL LIABILITY INSURANCE	. O
9.) TUFTS HEALTH PLAN INSURANCE	0
0.) WORKERS PAY (SUBCONTRACTORS)	0
1.) WORKMAN'S COMPENSATION INSURANCE	0
TOTAL (	COST

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TAX FIGURES FOR 2000

September 2008

VEHICLE DEDUCTIONS	TOTAL EXPENSES
Commerce  1.) ARBELLA INSURANCE (IMPALA)	60.63
2.) CHEVY TRUCK INSURANCE Bronco Truck	
3.) EQUIPMENT INSURANCE CONTractors Liability Ins.	* 380,57
4.) GMAC DUMP TRUCK INSURANCE BOTH Trucks	65460
5.) MIXERS INSURANCE	0
6.) GMAC TRUCK PAYMENTS 633.25 677.05	\$ 1315,30
7.) IMPALA CAR PAYMENTS	
TOTAL COST	2411.10
PART TWO	
1.) CHEVY TRUCK REGISTRATION Brence	
2.) GMAC TRUCK REGISTRATION	
3.) IMPALA CAR REGISTRATION	_
4.) MIXERS REGISTRATION	- :
TOTAL COST	
PART THREE	
JMAC 1.) CHEVY TRUCK REPAIRS 2005	
2.) GMAC TRUCK REPAIRS 2006	
3.) IMPALA CAR REPAIRS	
4.) MIXERS REPAIRS	
Oronco 5.) RODEO TRUCK REPAIRS	

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#### SULLIVAN MASONRY

#### TAX FIGURES FOR 2000

September 2008

HOUSE DEDUCTIONS	TOTAL EXPENSES
1.) ARBELLA PROTECTION INSURANCE (HOUSE)	
2.1 Chose Home Equity Loan / Einances / Comment	
2.) Chose Home Equity Loan Einances / Commences   Temporate	
4.) INTERSTATE LIFE INSURANCE (JIM)	,
5.) INTERSTATE LIFE INSURANCE (TERRI) & Jim	
6.) DISABILITY INSURANCE (JIM)	
TOTAL COST	
PART TWO	
1.) Sovereign HOME MORTGAGE	2427.13
1.) Sovereign Home Mortgage 2.) PROPERTY HOUSE TAXES	9. 2427.13
2.) PROPERTY HOUSE TAXES	2427.13 2427.13
2.) PROPERTY HOUSE TAXES	
2.) PROPERTY HOUSE TAXES  TOTAL COST  PART THREE	
2.) PROPERTY HOUSE TAXES  TOTAL COST  PART THREE  1.) FRED FULLER OIL CO.	
2.) PROPERTY HOUSE TAXES  TOTAL COST  PART THREE  1.) FRED FULLER OIL CO.  2.) HOUSE REPAIRS (SEPTIC, TERMINIX, ETC.)  3.) PSNH (ELECTRIC BILL)	<u>3427.13</u>
2.) PROPERTY HOUSE TAXES  TOTAL COST	

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TAX FIGURES FOR 2000

TOTAL DEPOSITS

		September	200
PART ONE	(BUSINESS)	<i>V</i>	

BANK ACCOUNTS	TOTAL DEPOSITS WITHOUT TRANSFERS	TOTAL DEPOSITS WITH TRANSFERS
.) BUSINESS CHECKING	*9,635.00	
.) PAYROLL CHECKING	C	
.) BUSINESS SAVINGS		
.) STOCK SAVINGS		
TOTAL COS	\$ 9635.00	
PART TWO (SERVICE CHARGES)		
.) BUSINESS CHECKING		
.) PAYROLL CHECKING		
.) BUSINESS SAVINGS		
.) STOCK SAVINGS		
TOTAL CO	ST	
PART THREE (LOC ADVANCE)	gen in de state de la companya de l La companya de la companya de	an de la companya de
I.) BUSINESS CHECKING	225.00	
2.) PAYROLL CHECKING	200.00	
3.) BUSINESS SAVINGS		
4.) STOCK SAVINGS		
TOTAL CO	DST 425.00	
	•	

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September 2008

PART	ONE	(PERSONNEL)
PART.	OME	( I DIOUTIZED

BANK ACCOUNTS	TOTAL DEPOSITS WITHOUT TRANSFERS	TOTAL DEPOSITS WITH TRANSFERS
) PERSONNEL CHECKING	0	2870.00
) PERSONNEL SAVINGS	0	
TOTAL COST	()	
PART TWO (SERVICE CHARGES)		
.) PERSONNEL CHECKING	Û	
.) PERSONNEL SAVINGS	0	
TOTAL COST	()	
PART THREE (LOC ADVANCE)		
.) PERSONNEL CHECKING	<i></i>	
.) PERSONNEL SAVINGS	0	
TOTAL COST	0	
PART FOUR		

(TERRI'S SOCIAL SECURITY CHECKS)

1.) JANUARY TO DECEMBER

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BUSINESS DEDUCTIONS	TOTAL EXPENSES
1.) AMERICAN TOOL RENTAL angeloraft Printing	$\mathcal{O}$
2.) BENSON HARDWARE	0
3.) BROX CONCRETE Brades Supply	0
4.) BUSINESS CLOTHING	<u>()</u>
5.) BUSINESS FUNCTIONS	\$ 79.51
6.) CORRIVEAU/ROUTHIER Copperfield Chimney Supply	\$ 250.65
7.) DELOURY CONSTRUCTION	0
8.) DONATIONS	0
9.) BAST COAST LUMBER Dracut Hardware Supply	41.21
10.) EQUIPMENT RENTALS	
11.) GAS RECEIPTS	* 854.51
12.) HAMPSHIRE ROAD STORAGE	~180.0D
13.) HARVEY LUMBER	$\bigcirc$
14.) HATCH PRINTING	0
15.) HOMANS ASSOCIATES	0
16.) HOME DEPOT 352.58 Einances Payments 560.00	* 560.00
17.) HUDSON QUARRY	0
18.) JACKSON LUMBER	D
19.) LONDONDERRY POST OFFICE	0
20.) LOWELL BUILDERS SUPPLY	0
21.) MACKAY HARDWARE	0

4 1965.88 Total

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# October 2008

PAGE ONE CONTINOUS

#### BUSINESS DEDUCTIONS

TOTAL EXPENSES

22.) McKITTRICK INDUSTRIAL	0
23.) MISCELLANEOUS ITEMS	465.84
24.) M. O'MAHONEY COMPANY	*5100,41
25.) OFFICE SUPPLIES FROM OTHER STORES Tool Center	0
26.) RELIANT SMALL ENGINE	0
27.) ROCCO & ZAMBINO & SONS PR Diamond Products	0
28.) SHERWIN-WILLIAMS	
29.) STAPLES OFFICE SUPPLIES * 31.99	31.99
30.) STEENBERE & SONS O'Connor True Value Hardware.	0
31.) TAYLOR RENTALS Strutham Tire	\$ 230.W
32.) WAKEFIELD MATERIALS Worder Works of america	
33.) WOODS CRW CORP Business Credit Kine / Eineres / Payments	0
Backman Florists O	18 51/20 DU
Wood Bros Elousts O	

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OTHER DEDUCTIONS FOR BUSINESS	TOTAL EXPENSES
mobility Cellphone + Verezon Wireless	\$ 10 11 22
1.) AT & T LONG DISTANCE BILL	6 194,21
2.) CINCULAR WIRELESS PHONE (ALL THREE PHONES) Media	1066.10
3.) VERIZON PHONE BILL (603)437-9372	* 36.27
4.) VERIZON PHONE BILL (978)458-5468	0
TOTAL COST	131,296.58
PART TWO	
1.) BETTER BUSINESS BUREAU FEES	
2.) BUILDING PERMITS	$\langle \rangle$
3.) CAPITAL ONE BUSINESS VISA CHARGE Doctor Bills	0
4.) CIGNA HEALTHCARE INSURANCE PRESCRIPTIONS BILLS	0
5.) COMPANY EXPENSES (ADVERTISING, BOOKS, ETC.)	Ó
6.) DERRY NEWS	0
7.) EAGLE TRIBUNE	0
8.) PREFERRED MUTUAL LIABILITY INSURANCE	0
9.) TUFTS HEALTH PLAN INSURANCE	0
10.) WORKERS PAY (SUBCONTRACTORS)	0
11.) WORKMAN'S COMPENSATION INSURANCE	0
тотат. Сост	

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## TAX FIGURES FOR 2000

October 2007

VEHICLE DEDUCTIONS	TOTAL EXPENSES
Commerce  1.) ARBELLA INSURANCE (IMPALA)	. 60.63
2.) CHEVY TRUCK INSURANCE Bronco Truck	
3.) EQUIPMENT INSURANCE CONTractors Liability Ins.	
4.) GMAC DUMP TRUCK INSURANCE BOTH Truchs	\$ 654,60 paid out yet
5.) MIXERS INSURANCE	O yet
6.) GMAC TRUCK PAYMENTS 6.38.25 677.05	not \$1315.30
7.) IMPALA CAR PAYMENTS	
TOTAL COST	2030,53
PART TWO	•
1.) CHEVY TRUCK REGISTRATION Brince	
2.) GMAC TRUCK REGISTRATION 2005 Truck 2006 Truck	
3.) IMPALA CAR REGISTRATION	
4.) MIXERS REGISTRATION	
TOTAL COST	
PART THREE	
刈MAC 1.) <del>CHEVY</del> TRUCK REPAIRS 2005	
2.) GMAC TRUCK REPAIRS 2006	
3.) IMPALA CAR REPAIRS	
4.) MIXERS REPAIRS	
Oronco 5.) RODEO TRUCK REPAIRS	

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#### TAX FIGURES FOR 2000

October 2008

HOUSE DEDUCTIONS		TOTAL E	CXPENSES
Commerce  1.) ARBELLA PROTECTION INSURANCE (HOUSE)	•		·
2.) Chase Home Equity Loan / Einances,	ed J. Theopy of State		
3. Chase Visa Card Finances	Paymente		
4.) INTERSTATE LIFE INSURANCE (JIM)			
ONTECTIVE 5.) INTERSTATE LIFE INSURANCE (TERRI) & JU	m		
6.) DISABILITY INSURANCE (JIM)			
	TOTAL COST		
PART TWO			
1.) Sovereign HOME MORTGAGE		<sup>4</sup> 2	427.13
2.) PROPERTY HOUSE TAXES			
	TOTAL COST	24	7.13
PART THREE	TOTAL COST	<u> </u>	7.13
PART THREE  1.) FRED FULLER OIL CO.	TOTAL COST	24	0
	TOTAL COST	24	0 0
1.) FRED FULLER OIL CO.  2.) HOUSE REPAIRS (SEPTIC, TERMINIX, ETC.)  3.) PSNH (ELECTRIC BILL)	TOTAL COST	= 34 *31	0
1.) FRED FULLER OIL CO.  2.) HOUSE REPAIRS (SEPTIC, TERMINIX, ETC.)  3.) PSNH (ELECTRIC BILL)	TOTAL COST	\$21	0
1.) FRED FULLER OIL CO.  2.) HOUSE REPAIRS (SEPTIC, TERMINIX, ETC.)	TOTAL COST	*21 *42	0 19.41

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TAX FIGURES FOR 2000-

Sep October 2008

PART ONE (BUSINESS)

	OTAL DEPOSITS THOUT TRANSFERS	TOTAL DEPOSITS WITH TRANSFERS
.) BUSINESS CHECKING	8 8770.00	·.
2.) PAYROLL CHECKING	. 0	
3.) BUSINESS SAVINGS	0	
4.) STOCK SAVINGS	0	
TOTAL COST	<u>8770.00</u>	
PART TWO (SERVICE CHARGES)		
1.) BUSINESS CHECKING		
2.) PAYROLL CHECKING		
3.) BUSINESS SAVINGS		
4.) STOCK SAVINGS		
TOTAL COST		·,
PART THREE (LOC ADVANCE)  Einances	Paymenis	alvances
1.) BUSINESS CHECKING	300.00	
2.) PAYROLL CHECKING	* 300.0D	
3.) BUSINESS SAVINGS		
4.) STOCK SAVINGS		
TOTAL COS		
United States Treasury	\$1,729.00	radio

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Ctober 2008

PART ONE (PERSONNEL)

BANK ACCOUNTS	TOTAL DEPOSITS WITHOUT TRANSFERS	TOTAL DEPOSITS WITH TRANSFERS
.) PERSONNEL CHECKING	. 0	2855,00
.) PERSONNEL SAVINGS	6	
TOTAL COST	<u> </u>	
PART TWO (SERVICE CHARGES)		
.) PERSONNEL CHECKING		
?.) PERSONNEL SAVINGS	-0	
TOTAL COST	6	
PART THREE (LOC ADVANCE)		
).) PERSONNEL CHECKING	$\bigcap$	
2.) PERSONNEL SAVINGS	O	-
TOTAL COST		
PART FOUR		
(TERRI'S SOCIAL SECURITY C	HECKS)	
1.) JANUARY TO DECEMBER		

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**B6 Declaration (Official Form 6 - Declaration). (12/07)** 

James M. Sullivan

Date February 6, 2009

## **United States Bankruptcy Court District of New Hampshire**

In re	Theresa M. Sullivan			Case No.	
			Debtor(s)	Chapter	_7
	DECLARATION	CONCERN	ING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNDI	ER PENALTY (	OF PERJURY BY I	NDIVIDUAL DE	BTOR
	I declare under penalty of perjuse	•		•	_
Date	February 6, 2009	Signature	/s/ James M. Sull James M. Sulliva Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

/s/ Theresa M. Sullivan
Theresa M. Sullivan

Joint Debtor

Signature

Case: 09-10351-JMD Doc #: 1 Filed: 02/06/09 Desc: Main Document Page 62 of 81

## **United States Bankruptcy Court District of New Hampshire**

In re	James M. Sullivan Theresa M. Sullivan		Case No.		
III IC	THO TOO IN CANTAIN	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPI	ENSATION OF ATTOI	RNEY FOR DE	BTOR(S)	
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rompensation paid to me within one year before the file rendered on behalf of the debtor(s) in contemplation	Rule 2016(b), I certify that I as	m the attorney for y, or agreed to be pai	the above-named debtor and to me, for services rendere	
	For legal services, I have agreed to accept			1,500.00	
	Prior to the filing of this statement I have received	d	\$	1,500.00	
	Balance Due		····· \$	0.00	
2. TI	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Tl	he source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. <b>■</b>	I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	bers and associates of my lav	w firm.
	I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n				ı. A
a. b. c.	Analysis of the debtor's financial situation, and ren Preparation and filing of any petition, schedules, st Representation of the debtor at the meeting of cred [Other provisions as needed]	dering advice to the debtor in det atement of affairs and plan which	ermining whether to may be required;	file a petition in bankruptcy;	
б. В <sub>.</sub>	y agreement with the debtor(s), the above-disclosed for Representation of the debtors in any dany other adversary proceeding.			es, relief from stay actio	ns or
		CERTIFICATION			
	certify that the foregoing is a complete statement of a nkruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debtor(s	) in
Dated:	February 6, 2009	/s/ Michael J. Scott Michael J. Scott Scott & Scott, P./ P.O. Box 1055 Londonderry, NH (603) 434-3426 F ajeans@scottand	A. 03053-1055 ax: (603) 437-002	2	

B8 (Form 8) (12/08)

## **United States Bankruptcy Court District of New Hampshire**

	James M. Sullivan			
In re	Theresa M. Sullivan		Case No.	
		Debtor(s)	Chapter	_7

#### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach ad	ditional pages if ne	cessary.)
Property No. 1		
Creditor's Name: Bank One/Chase		Describe Property Securing Debt: Single family home at 12 Beech Hill Drive, Londonderry, Nh
Property will be (check one):		1
□Surrendered	Retained	
If retaining the property, I intend to (check a □Redeem the property ■Reaffirm the debt □Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		_
Claimed as Exempt		□Not claimed as exempt
Property No. 2		]
Creditor's Name: G M A C		Describe Property Securing Debt: 2006 GMC Dump Truck, debtors' residence
Property will be (check one):		1
□Surrendered	Retained	
If retaining the property, I intend to (check a □Redeem the property ■Reaffirm the debt □Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
Claimed as Exempt		□Not claimed as exempt

B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: G M A C		Describe Property S 2005 GMC Dump Tr	Securing Debt: uck, debtors' residence
Property will be (check one):			
Surrendered	□ Retained		
If retaining the property, I intend to (ch □Redeem the property □Reaffirm the debt □Other. Explain		oid lien using 11 U.S.C	. § 522(f)).
Property is (check one):			
Claimed as Exempt		□Not claimed as exe	mpt
Property No. 4			
Creditor's Name: Sovereign Bank Fsb		Describe Property S Single family home	Securing Debt: at 12 Beech Hill Drive, Londonderry, Nh
Property will be (check one):		•	
□Surrendered	Retained		
If retaining the property, I intend to (characteristics) ■Redeem the property ■Reaffirm the debt □Other. Explain  Property is (check one):		oid lien using 11 U.S.C	. § 522(f)).
Claimed as Exempt		□Not claimed as exe	mpt
Attach additional pages if necessary.)	unexpired leases. (All three	ee columns of Part B mu	ust be completed for each unexpired lease.
Property No. 1			1
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  □YES □NO
I declare under penalty of perjury that personal property subject to an unex Date <u>February 6, 2009</u>	pired lease.	intention as to any project intention as to any project in a section of the section in a section in the section	roperty of my estate securing a debt and/or
Date February 6, 2009	Signature	/s/ Theresa M. Sulliva Theresa M. Sullivan Joint Debtor	an

B6 Summary (Official Form 6 - Summary) (12/07)

## **United States Bankruptcy Court District of New Hampshire**

In re	James M. Sullivan,		Case No.	
	Theresa M. Sullivan			
•		Debtors	Chapter	7
			<u>-</u>	

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	387,700.00		
B - Personal Property	Yes	4	43,430.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		334,436.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		233,238.91	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			11,056.00
J - Current Expenditures of Individual Debtor(s)	Yes	22			15,157.44
Total Number of Sheets of ALL Schedu	ıles	45			
	T	otal Assets	431,130.00		
			Total Liabilities	567,674.91	

Form 6 - Statistical Summary (12/07)

#### United States Bankruptcy Court District of New Hampshire

In re	James M. Sullivan,		Case No.	
	Theresa M. Sullivan			
_		Debtors	Chapter	7

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	11,056.00
Average Expenses (from Schedule J, Line 18)	15,157.44
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,610.24

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		7,300.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		233,238.91
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		240,538.91

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B22A (Official Form 22A) (Chapter 7) (12/08)

In re	James M. Sullivan Theresa M. Sullivan	According to the information required to be entered on this statement
	Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number: (If known)		□The presumption arises.
	(II KIIOWII)	■The presumption does not arise.
		□The presumption is temporarily inapplicable.

#### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	□Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a. It was called to active duty after September 11, 2001, for a period of at least 90 days and It remain on active duty /or/ It was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	b. In am performing homeland defense activity for a period of at least 90 days /or/ In performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.

	Part II. CALCULATION OF M	101	NTHLY INCO	ME FOR	§ 707(b)(7	) <b>E</b>	XCLUSION		
2	Marital/filing status. Check the box that applies  a. □Unmarried. Complete only Column A ("Do b. □Married, not filing jointly, with declaration of "My spouse and I are legally separated under purpose of evading the requirements of § 707	e <b>bto</b> i of seg	r's Income'') for I parate households. licable non-bankru	By checkin ptcy law or	ng this box, de my spouse an	btor d I a	declares under pure living apart of	the	r than for the
	for Lines 3-11. c. Married, not filing jointly, without the decla ("Debtor's Income") and Column B ("Spo	use's	s Income'') for Li	nes 3-11.			_		
	d. Married, filing jointly. Complete both Colu					Spor	use's Income'')	for	Lines 3-11.
	All figures must reflect average monthly income r calendar months prior to filing the bankruptcy cas the filing. If the amount of monthly income varie six-month total by six, and enter the result on the	e, en d dui	ding on the last da	y of the mo	nth before		Column A  Debtor's Income		Column B Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, co	mm	issions.			\$	0.00	\$	0.00
4	Income from the operation of a business, profeenter the difference in the appropriate column(s) of business, profession or farm, enter aggregate num not enter a number less than zero. Do not include on Line b as a deduction in Part V.	ssion of Linders	or farm. Subtractive 4. If you operate and provide details	e more than s on an attac	one chment. Do	Ψ	0.00	Э	0.00
		<u> </u>	Debtor		ouse				
	a. Gross receipts	\$	10,089.00 8,478.76		0.00				
	b. Ordinary and necessary business expenses c. Business income	Ş.,	btract Line b from		0.00	\$	1,610.24	Φ	0.00
5	Rents and other real property income. Subtract the appropriate column(s) of Line 5. Do not enter part of the operating expenses entered on Line  a. Gross receipts b. Ordinary and necessary operating	a nu	ımber less than zer	o. Do not i		7	.,	7	, , , , , , , , , , , , , , , , , , ,
	expenses	╄-							
	c. Rent and other real property income	Su	btract Line b from	Line a		\$	0.00	\$	0.00
6	Interest, dividends, and royalties.					\$	0.00	\$	0.00
7	Pension and retirement income.					\$	0.00		0.00
8	Any amounts paid by another person or entity, expenses of the debtor or the debtor's depender purpose. Do not include alimony or separate main spouse if Column B is completed.	nts, i	ncluding child su	pport paid	for that	\$	0.00		0.00
9	Unemployment compensation. Enter the amount However, if you contend that unemployment combenefit under the Social Security Act, do not list to or B, but instead state the amount in the space bell Unemployment compensation claimed to	pensa he ar ow:	ation received by y	ou or your pensation in	spouse was a n Column A	<b>y</b>		Ψ	
10	Income from all other sources. Specify source as on a separate page. Do not include alimony or se spouse if Column B is completed, but include a maintenance. Do not include any benefits received as a victim of a war crime, crime against domestic terrorism.  a. b.	nd ar para ll oth	nte maintenance parter payments of a der the Social Sec	y, list additi ayments pa limony or s urity Act or n of interna	aid by your separate payments	\$	0.00	\$	0.00
	Total and enter on Line 10					\$	0.00	\$	0.00
11	Subtotal of Current Monthly Income for § 707				ımn A, and,	\$	1 610 24	•	0.00

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		1,610.24			
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	19,322.88			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: NH b. Enter debtor's household size: 2	\$	63,320.00			
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.					
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.					
	☐The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

#### Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)						
	Part IV. CALCULATION OF CUI	RREN	Г MONTHLY INCO	ME FOR § 707(b)	(2)	
16	Enter the amount from Line 12.				\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.					
	a. b.		\$ \$			
	c.		\$			
	d.		\$			
	Total and enter on Line 17				\$	
18	Current monthly income for § 707(b)(2). Subtract Li	ne 17 fr	om Line 16 and enter the res	sult.	\$	
	Part V. CALCULATION	OF D	EDUCTIONS FROM	INCOME		
	Subpart A: Deductions under St				1	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by					
	Household members under 65 years of age		usehold members 65 years	of age or older		
	a1. Allowance per member	a2.	Allowance per member Number of members			
	b1. Number of members c1. Subtotal	c2.	Subtotal		¢	
20A	Local Standards: housing and utilities; non-mortgage Utilities Standards; non-mortgage expenses for the appl available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the	ge expen	ses. Enter the amount of the		\$	

20B						
202	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$				
	b. Average Monthly Payment for any debts secured by your					
	home, if any, as stated in Line 42 c. Net mortgage/rental expense	\$ Subtract Line b from Line a.	<b>*</b>			
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities					
22A	Local Standards: transportation; vehicle operation/public transportation are entitled to an expense allowance in this category regardless of a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expension included as a contribution to your household expenses in Line 8.	f whether you pay the expenses of operating	3			
	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐					
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)					
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>					
	a. IRS Transportation Standards, Ownership Costs	\$				
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.					
	a. IRS Transportation Standards, Ownership Costs	\$				
	Average Monthly Payment for any debts secured by Vehicle	¢.				
	b. 2, as stated in Line 42 c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	s			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal,					

Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payoral deductions that are required for your employment, such as referement contributions, union dues, and uniform costs. S. D. not include discretionary amounts, such as voluntary 40(th) contributions.  Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term like insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.  Other Necessary Expenses: contr-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 4.  Other Necessary Expenses: contr-ordered payments. Enter the total almost include payments on past due obligations included in Line 4.  Other Necessary Expenses: childrane. Enter the total average monthly amount that you actually expend on childrane are such as hely-string, day care, munery and prevelond. Do not include other educational payments.  Other Necessary Expenses: childrane. Enter the total average monthly amount that you actually expend on childrane are ask as hely-string, day care, munery and prevelond. Do not include other educational payments.  Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on include are that is required for the health and welfare of yourself or your dependents, that is not reimbursely by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 198. Do not include any expenses of the another than your behalt savings accounts listed in Line 3.  Other Necessary Expenses: televamunication services. Enter the total average monthly amount that you causing a supplied by a health savings account of the third savings accounts listed in Line 4.  Health Insurance, Disability Ins							
He insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.    28	26	deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs.	\$				
Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments on past the obligations included in Line 44.  Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.  50 Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare such as baby-sitting, day care, mursery and preschool. Do not include other educational payments.  5 Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings accounts listed in Line 34.  Other Necessary Expenses: teledomunication services. Enter the total average monthly amount that you actually pay for telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, called its appears, Enter the total of Lines 19 through 32.  Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.  Subpart B: Additional Living Expenses Deductions  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines ace below that are reasonably necessary for yourself, your spouse, or your depen	27	27 life insurance for yourself. <b>Do not include premiums for insurance on your dependents, for whole life or for</b>					
29 Enter the total average monthly amount that you actually expend for education that is a condition of employment and reductation that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.  30 Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, unsery and preschool. Do not include other educational payments.  31 Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 198. Do not include payments for health insurance or health savings accounts listed in Line 34.  32 Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pages. Call waiting, caller id, special long distance, or internet service; to the extent necessary for your health and welfare or that of your dependents.  32 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.  33 Expenses Standards in the same and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a c below that are reasonably necessary for your spouse, or your dependents.  34 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the space below:  35 List Health Savings Account  36 Total actually expen	28	pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. <b>Do not</b>					
childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.  Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.  Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.  Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  Health Insurance  List Health Insurance  List Health Insurance  List Health Savings Account  Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family unde	29	Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public	\$				
Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.  Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.  33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.  Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance	30		s				
actually pay for ielecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.  33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.  Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance \$	31	health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. <b>Do not</b>					
Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    A	32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and					
Subpart B: Additional Living Expense Deductions  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    A	33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.	\$				
Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.    A			ıφ				
the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance							
A		the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your					
Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  S	34	a. Health Insurance \$					
Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  S		b. Disability Insurance \$					
Total and enter on Line 34.  If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$		c. Health Savings Account \$	\$				
space below:  \$		Total and enter on Line 34.	Ţ				
expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.  Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and							
actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.  Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and	35	expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such					
Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.  Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and	36	actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or					
actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and	37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional					
	38	actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and	\$				

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.						\$
40			Enter the amount that you will conting ganization as defined in 26 U.S.C. § 1			e form of cash or	\$
41	Tota	l Additional Expense Deduction	s under § 707(b). Enter the total of l	Lines 3	34 through 40		\$
		Si	ubpart C: Deductions for De	bt Pa	ayment		
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.						
		Name of Creditor	Property Securing the Debt	Ave		Does payment include taxes or insurance?	
	a.			\$		□yles □alo	
				То	otal: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor  Property Securing the Debt  1/60th of the Cure Amount						
	a.			\$		. 1 . 4 . 1 . 7 .	Φ.
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do						\$
45	a. Projected average monthly Chapter 13 plan payment.  b. Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)  c. Average monthly administrative expense of Chapter 13 case  Total: Multiply Lines a and b						\$
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.						\$
		Su	ibpart D: Total Deductions f	rom ]	Income		
47	Tota	l of all deductions allowed under	r § 707(b)(2). Enter the total of Lines	s 33, 4	1, and 46.		\$
		Part VI. DE	TERMINATION OF § 707(b	b)(2)	PRESUMPT	TION	
48						\$	
49		<u> </u>	al of all deductions allowed under §		b)(2))		\$
50		· · · · · · · · · · · · · · · · · · ·	<b>707(b)(2).</b> Subtract Line 49 from Lin			ılt.	\$
51		nonth disposable income under §	<b>707(b)(2).</b> Multiply the amount in L				\$

	Initial presumption determination. Check the applicable box and proceed as directed.					
50	□ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
52	□The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top o statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remain					
	☐The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Line	es 53 through 55).				
53	Enter the amount of your total non-priority unsecured debt	\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$				
	Secondary presumption determination. Check the applicable box and proceed as directed.					
55	□ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not aris of this statement, and complete the verification in Part VIII.	e" at the top of page 1				
33	□The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
	Part VII. ADDITIONAL EXPENSE CLAIMS					
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the of you and your family and that you contend should be an additional deduction from your current monthly income (707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average each item. Total the expenses.	under §				
56	Expense Description Monthly Amou	<u>nt</u>				
	a. \$	_				
	b.	_				
	d. \$					
	Total: Add Lines a, b, c, and d \$					
	Part VIII. VERIFICATION					
57	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a join must sign.)  Date: February 6, 2009  Signature: Is/ James M. Sullivan  James M. Sullivan  (Debtor)	nt case, both debtors				
	Date: February 6, 2009 Signature // Signature // Theresa M. Sullivan Theresa M. Sullivan (Joint Debtor, if an	ny)				

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW HAMPSHIRE

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael J. Scott	X /s/ Michael J. Scott	February 6, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
P.O. Box 1055		
Londonderry, NH 03053-1055		
(603) 434-3426		
ajeans@scottandscottpa.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we) have r	eceived and read this notice.	
James M. Sullivan		
Theresa M. Sullivan	X /s/ James M. Sullivan	February 6, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Theresa M. Sullivan	February 6, 2009
	Signature of Joint Debtor (if any)	Date

Case: 09-10351-JMD Doc #: 1 Filed: 02/06/09 Desc: Main Document Page 76 of 81

#### United States Bankruptcy Court District of New Hampshire

James M. Sullivan In re Theresa M. Sullivan		Case No
	Debtor(s)	Chapter 7
VERIE	ICATION OF CREDITOI	2 MATRIX
VEXII	TCATION OF CREDITOR	NIAT KIX
The above-named Debtors hereby verify that	t the attached list of creditors is true and	correct to the best of their knowledge.
5		
Date: February 6, 2009	/s/ James M. Sullivan James M. Sullivan	
	Signature of Debtor	
Date: February 6, 2009	/s/ Theresa M. Sullivan	

**Theresa M. Sullivan** Signature of Debtor

Anaesthesia Assoc of MA P.O. Box 414422 Boston, MA 02241-4422

APS Medical Billing Specialists 2527 Cranberry HWY Wareham, MA 02571-1046

Associated Radiologists, P.A. 8 East Pearl Street Nashua, NH 03060

Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046

Bank of America P.O. Box 15026 Wilmington, DE 19850-5026

Bank One/Chase Po Box 24603 Columbus, OH 43219

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Capital One Bank P.O. Box 30285 Salt Lake City, UT 84130-0285

Carter Business Svcs. Inc. 12 Teal Road Wakefield, MA 01880-1208

Cataldo Ambulance Service PO Box 435 Somerville, MA 02143-0006

Ccs/meta-blaze 500 E 60th St N Sioux Falls, SD 57104

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Bank, N.A. P.O. Box 15298 Wilmington, DE 19850-5298 Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citibank Po Box 6241 Sioux Falls, SD 57117

Credit Collection Services Two Wells Ave, Dept. 9136 Newton Center, MA 02459

Digestive Health Spec PC 4 Meeting House Road Suite 6 Chelmsford, MA 01824

Direct Merchants Bank Attn: Bankruptcy Dept Po Box 5246 Carol Stream, IL 60197

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

Dsnb Macys Attn: Bankruptcy 6356 Corley Rd Norcross, GA 30071

Emergency Medicine HMFP BIDM PO Box 3261 Boston, MA 02241-3261

Emergency Physicians of Derry, LLC 380 Lafayette Road Hampton, NH 03842

ER Solutions, Inc. P.O. Box 9004 Renton, WA 98057

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Focus Receivbles Mgmt., LLC P.O. Box 723060 Atlanta, GA 31139-0060

Fst Premier 601 S Minnesota Ave Sioux Falls, SD 57104

G M A C P O Box 2150 Greeley, CO 80632

Gemb/care Credit Attention: Bankruptcy Po Box 103106 Roswell, GA 30076

Greater Lowell Family Practice PO Box 2200 Amherst, NH 03031-4200

Harvard Medical Faculty Phusicians PO Box 3890 Boston, MA 02241

Harvard Medical Faculty Phusicians PO Box 3243 Boston, MA 02241

HMFP BIDMC Anesthesia PA Box 360079 Boston, MA 02241

Home Depot Credit Services P.O. Box 689100 Des Moines, IA 50368

HSBC

Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc Nv Hsbc Retail Services Attention: Bankru Po Box 15522 Wilmington, DE 19850

JC Penney Attention: Bankruptcy Department Po Box 103106 Roswell, GA 30076

JP Morgan Chase Bank, N.A. c/o NARS, Inc. P.O. Box 701 Chesterfield, MO 63006-0701

Kathryn Olson, MD 33 Bartlett Street, Suite 401 Lowell, MA 01852

Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201

Lowell Radiological Associates Billing Office / A58 2527 Cranberry HWY Wareham, MA 02571-5006

National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442

National Recovery Agency P.O. Box 67015 Harrisburg, PA 17106-7015

Newport News Po Box 182124 Columbus, OH 43218

Parkland Medical Center PO Box 740760 Cincinnati, OH 45274-0760

Pathology - HMFP @ BIDMC PO Box 3255 Boston, MA 02241-3255

Radiology-HMFP @ BIDMC PO Box 3367 Boston, MA 02241-3367

Saints Medical Center PO Box 30 Lowell, MA 01853-0030

Sears/cbsd 8725 W Sahara Ave The Lakes, NV 89163

Sovereign Bank 15 Westminster St Providence, RI 02903

Sovereign Bank Mail Code: 10-421-CN2 P.O. Box 12646 Reading, PA 19612-2646 Sovereign Bank Fsb 1130 Berkshire Blvd Wyomissing, PA 19610

Staples Credit Plan P.O. Box 689161 Des Moines, IA 50368-9161

Stratham Tire 355 Rte 125 Brentwood, NH 03833

Terminix 8025 S Willow Street BLDG 2 Manchester, NH 03103

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Wf Fin Bank Po Box 182125 Columbus, OH 43218

Wf Fin Bank 3201 N 4th Ave Sioux Falls, SD 57104

Wfcb/blair Catalog Po Box 2974 Shawnee Mission, KS 66201